

## For Retirees Currently on the Platinum Plan:

NOTE: The "Total Monthly Cost" figures listed are based on 2020 rates, and are subject to change based on actual future rates, but the cost-share percentages will match those printed below.

If you are currently enrolled the Platinum Individual Plan and are NOT Medicare-Eligible, please see below:

Current Plan Cost Share	Total Monthly Cost	Retiree Monthly Cost	Retiree Annual Cost	New Plan Cost Share	Total Monthly Cost	Retiree New Monthly Cost	Retiree New Annual Cost	Retiree Annual Savings Over Current Cost Share
Platinum Individual (Not Medicare Eligible)	\$661.16	\$169.60	\$2,035.20	Platinum Individual (Not Medicare Eligible)	\$661.16	\$165.29	\$1,983.48	\$51.72

If you are currently enrolled the Platinum Family Plan with NO Medicare-Eligible Family Members, please see below:

Current Plan Cost Share	Total Monthly Cost	Retiree Monthly Cost	Retiree Annual Cost	New Plan Cost Share	Total Monthly Cost	Retiree New Monthly Cost	Retiree New Annual Cost	Retiree Annual Savings Over Current Cost Share
Platinum Family (Not Medicare Eligible)	\$1,719.04	\$825.76	\$9,909.12	Platinum Family (Not Medicare Eligible)	\$1,719.04	\$773.57	\$9,282.82	\$626.30

If you are currently enrolled the Platinum Plan as a Medicare-Eligible Individual, your rates will gradually increase over 5 years to to match the 50/50 cost share available to all other retirees. Please see below:

Platinum Individual Medicare Eligible	Total Monthly Cost	Retiree Monthly Cost	Retiree Annual Cost	Medicare Supplement 4 (MS4) Individual	Total Monthly Cost	Retiree New Monthly Cost	Retiree New Annual Cost	Retiree % of Overall Premium
2020	\$661.16	\$25.00	\$300.00	2021	\$576.01	\$57.60	\$691.21	(Retiree share is 10% of premium)
We understand that this plan change represents a significant rate increase for Medicare-eligible retirees enrolled in the Platinum Individual plan over the next 5 years. Due to the County's financial situation, the current subsidization of the Platinum Individual plan at 95% by the County is not sustainable moving forward. Financial Assistance may be eligible for qualifying individuals through the Medicare Savings program. Staff at the Tompkins County Office for the Aging can evaluate eligibility and help compare cost and coverage with other available Med Advantage plans.				2022	\$576.01	\$115.20	\$1,382.42	(Retiree share is 20% of premium)
				2023	\$576.01	\$172.80	\$2,073.64	(Retiree share is 30% of premium)
				2024	\$576.01	\$230.40	\$2,764.85	(Retiree share is 40% of premium)
				2025	\$576.01	\$288.01	\$3,456.06	(Retiree share is 50% of premium)

If you are currently enrolled in the Platinum Family Plan with 1 Medicare- Eligible Participant (Spouse), please see below:

Current Plan	Total Monthly Cost	Retiree Monthly Cost	Retiree Annual Cost	New Plan	Total Monthly Cost	Retiree New Monthly Cost	Retiree New Annual Cost	Household Annual Change vs. Platinum
Platinum Family - 1 Medicare Eligible (Spouse Medicare Eligible)	\$1,719.04	\$681.16	\$8,173.92	Participant 65+: MS4	\$576.01	\$288.01	\$3,456.06	\$2,734.38
				Participant <65: Platinum	\$661.16	\$165.29	\$1,983.48	(This represents an annual savings of about \$2,735.00 over current cost-share.)
				Combined Family Totals:	\$1,237.17	\$453.30	\$5,439.54	

If you are currently enrolled in the Platinum Family Plan with 1 Medicare- Eligible Participant (Retiree), please see below:

Current Plan	Total Monthly Cost	Retiree Monthly Cost	Retiree Annual Cost	New Plan	Total Monthly Cost	Retiree New Monthly Cost	Retiree New Annual Cost	Household Annual Change vs. Platinum
Platinum Family - 1 Medicare Eligible (Retiree Medicare Eligible)	\$1,719.04	\$681.16	\$8,173.92	Participant 65+: MS4	\$576.01	\$288.01	\$3,456.06	\$750.90
				Participant <65: Platinum	\$661.16	\$330.58	\$3,966.96	(This represents an annual savings of about \$750.00 over current cost-share.)
				Combined Family Totals:	\$1,237.17	\$618.59	\$7,423.02	

If you are currently enrolled in the Platinum Family Plan with 2 Medicare- Eligible Participants, please see below:

Current Plan	Total Monthly Cost	Retiree Monthly Cost	Retiree Annual Cost	New Plan	Total Monthly Cost	Retiree New Monthly Cost	Retiree New Annual Cost	Household Annual Change vs. Platinum
Platinum Family - 2 Medicare Eligible (Retiree and Spouse Both Medicare Eligible)	\$1,719.04	\$536.56	\$6,438.72	Retiree 65+: MS4	\$576.01	\$288.01	\$3,456.06	(\$473.40)
				Spouse 65+: MS4	\$576.01	\$288.01	\$3,456.06	(Coverage is about \$40.00 more per month than the current cost-share.)
				Combined Family Totals:	\$1,152.02	\$576.01	\$6,912.12	